



### Avoiding Scams

- Consumer Tips:
  - <https://www.nclc.org/issues/avoiding-home-improvement-fraud.html>
  - <https://www.consumer.ftc.gov/articles/0242-hiring-contractor>

### Mortgage Resources

- [National Consumer Law Center Disaster Resources](#) (latest webinars and articles).
- National Consumer Law Center
  - [“Obtaining Mortgage Relief for Victims of Disasters: A Practice Guide for Advocates”](#) (February 2020)
- “Foreclosures and Mortgage Servicing” manual at [www.nclc.org](http://www.nclc.org)
- CEB “California Mortgages, Deeds of Trust, and Foreclosure Litigation” practice guide
- Consumer Financial Protection Bureau: <https://www.consumerfinance.gov/consumer-tools/mortgages/>
- Consumer Financial Protection Bureau: [Mortgage Servicing Rule Compliance Guide](#)

### Laws Regulating Foreclosure and Loss Mitigation

- CA Homeowner Bill of Rights (HBOR)
- Federal mortgage servicing regulations
  - Real Estate Settlement and Procedures Act (RESPA), 12 U.S.C. §2601 et seq. and Reg. X, 12 C.F.R. § 1024.30 et seq.
  - Truth in Lending Act (TILA), 15 U.S.C. § 1601 et seq. and Reg. Z, 12 C.F.R. § 1026.20, 1026.36, 1026.41
- Further guidance
  - CFPB website: [www.consumerfinance.gov](http://www.consumerfinance.gov)
  - CFPB compliance guide (April 2018): [https://files.consumerfinance.gov/f/documents/cfpb\\_mortserv\\_guide\\_v3.2.1.pdf](https://files.consumerfinance.gov/f/documents/cfpb_mortserv_guide_v3.2.1.pdf)